In The Claims:

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1. (currently amended) A network for smart card applications using a smart card in combination with a smart card terminal comprising:

a communications network in operative communication with said smart card terminal; and

a central database server in operative communication with said communications network, said central database server including a plurality of partitioned memory locations wherein at least one of said memory locations contains information associated with an authorized user of said smart card, said information being accessible by said smart card terminal via data pointers contained within said smart card.

2. (currently amended) The network of claim 1 further comprising a central time/[[data]] date authority in operative communication with said communications network, said central time/[[data]] date authority providing a time verification associated with said information transmitted between said central database server and said smart card terminal.

3. (original) The network of claim 1 wherein said communications network is part of a public-switched telephone network.

4. (original) The network of claim 1 wherein said communications network communicates with said smart card terminal via the plain old telephone system (POTS).

5. (original) The network of claim 1 wherein said communications network includes the Internet.

6. (original) The network of claim 1 wherein said central database server comprises a network smart card server and a plurality of interconnected database servers.

7. (currently amended) The network of claim 1 wherein at least one of said plurality of partitioned memory locations includes a restricted data portion containing information regarding said authorized user accessible to a first predetermined group of network users, and a public data portion containing information regarding said authorized user accessible to a second predetermined group of network users.

8. (currently amended) The network of claim 2 wherein at least one said plurality of partitioned memory locations includes a restricted data portion containing information regarding said authorized user accessible to a first predetermined group of network users, and a public data portion containing information regarding said authorized user accessible to a second predetermined group of network users.

9. (currently amended) The network of claim 7 wherein each of said plurality of partitioned memory locations supports a different smart card application.

10. (currently amended) A method of accessing information relating to an authorized user for a smart card transaction comprising the steps of:

providing at least one smart card terminal for connection with a smart card;

selecting a desired authorized application for said smart card transaction;

transmitting through a communications network at least an authorization code associated with said smart card to a network smart card server, said network smart card server including a plurality of partitioned memory locations, said authorization code providing a data pointer pointing to information relating to said authorized user contained in at least one of said plurality of partitioned memory locations; and

transmitting said information through said communications network to said smart card terminal.

11. (original) The method of claim 10 further comprising the steps of modifying said information at said smart card terminal, re-transmitting said modified information

to said network smart card server, and storing said modified information in said at least one of said plurality of partitioned memory locations.

12. (original) The method of claim 10 further comprising the step of providing a central time/date value associated with said transmitted information.

13. (original) The method of claim 10 further comprising the step of modifying the information stored on said smart card.

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14. (currently amended) A network smart card server for use in smart card transactions comprising:

a first plurality of partitioned memory locations containing information relating to an authorized user of a smart card;

a second plurality of partitioned memory locations containing further information of said authorized user; and

a microprocessor programmed to receive an authorization code associated with [[a]] said smart card, said authorization code representing a data pointer for pointing to said authorized user's information contained within a memory location within said first or second plurality of partitioned memory locations.

15. (original) The network smart card server of claim 14 wherein each of said first plurality of partitioned memory locations represents public data associated with said smart card transaction.

16. (original) The network smart card server of claim 15 wherein each of said second plurality of partitioned memory locations represents restricted data associated with said smart card transaction.

17. (original) The network smart card server of claim 14 wherein each of said first and second plurality of partitioned memory locations contain information corresponding to a smart card application.

18. (original) The network smart card server of claim 14 wherein at least one of said first plurality of partitioned memory locations is located on a separate database server accessible through a communications network.

19. (original) The network smart card server of claim 18 wherein said communications network includes the Internet.

20. (original) The network smart card server of claim 18 wherein said communications network includes a public-switched telephone network.